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FROM: Jason R. Graff

PHONE: 602-382 6389

MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 10/032,588.

ORIGINAL DOCUMENT: Will not be sent NUMBER OF PAGES (Including Cover): 8 *SFP*

CONFIRMATION NO.: CLIENT MATTER NO.: 40655.3800

PLEASE RETURN TO: Ginny Fitzgerald 16909 PERSONAL FAX: No

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Date: August 4, 2005

By

Manny Fitzgerald
Signature of Person Depositing Facsimile

PATENT

**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Christina Chow, et al.	Docket No.	40655.3800
Serial No.:	10/032,588	Filing Date:	December 20, 2001
Group Art	3624	Examiner:	Steven R. Wasylchak
Unit:		Confirmation	8373
Title:	REAL-TIME BROKERAGE ACCOUNT APPLICATION SYSTEM AND METHOD	No.:	

AMENDMENT AND REPLY

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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
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Dear Commissioner:

In reply to the Office Action mailed June 17, 2005, wherein this Reply is filed within the shortened statutory period for reply, Applicants respectfully request entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 5 of this paper.

AXP NO: TH200105204
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